

**Remarks**

Applicant has very carefully considered the Examiner's outstanding Final Office Action of Jan.16, 2007. By this Amendment, claims 1-14, 16, and 17 have been canceled. Claim 15 has been amended. Several new claims have been added.

Embodiments of the invention make it possible for a user to view a selected document from a document supplier via one communication system. A unique document identifier, generated by the document supplier can also be downloaded to the user via the one communication system. If the document is acceptable, the user can be contacted using a second, different communication system at an address associated with the user. The user can be requested via the second system to verbally indicate that the document is acceptable. Then the user can feedback the document identifier, received from the one communication system, via the second system. If the identifier downloaded to the user matches the identifier feedback by the user an electronic signature can be created for the transaction and stored by the document supplier. Voice related information received from the user via the second system can also be combined with the identifier to form the electronic signature.

Pickett, unlike the claimed structures and methods, is a system primarily driven by user supplied information. It is directed to a process of segmenting, into multiple parts, information received from the user for security purposes.

This is clearly described in Col. 2, ll. 48-59 of Pickett which states:

"The present invention concerns method and apparatus for transmitting sensitive data to a remote data store. This data transmission is performed by sending a first subset of data, which by itself is non-threatening, to the remote data store by means of a first communications path using a first protocol and sending a second subset of data, which is also by itself non-threatening, to the remote data store by means of a second communications path using a second, different protocol. The two subsets of data are subsequently

second, different protocol. The two subsets of data are subsequently used to complete a transaction. (The term "non-threatening" is slightly different than the term "secure". A secure message cannot be understood or mimicked by an unauthorized party."

As described above, Pickett addresses forming "two subsets of data [that] are subsequently used to complete the transaction". Pickett further states, Col. 2, l. 66-Col. 3, l. 14:

"In accordance with a preferred embodiment, the present invention is used to complete a data transfer using the Internet and the public switched telephone system. Rather than attempt to find ways to make the Internet secure or to make messages transmitted over the Internet secure, the invention breaks the desired messages into pieces—none of which on their own contain enough information to cause a threat to the security of the person sending the message. Yet, the combination of these pieces creates the information necessary to effect the desired secure transaction—such as a credit card purchase.

Since the separate pieces are transmitted over two or more separate networks, at separate times using at least two separate technologies, intercepting all of the pieces and assembling the total message is virtually impossible except for the intended receiver of the message."

In accordance with the above, as taught by Pickett, "the invention breaks the desired messages into pieces--none of which on their own contain enough information to cause a threat to security of the person sending the message". As seen from the above, Pickett merely responds to a PIN input first by the user and stored in Pickett's system. The user subsequently is requested to re-enter that PIN to insure "that the correct person has answered [the phone] by requiring the person to enter the correct PIN", (Pickett col 6, ll35-37). Pickett's PIN is person specific and is not an identifier of any document forwarded to the user by Pickett's system.

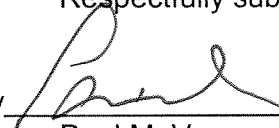
Appl. No 10/714,314  
Amendment B Responsive to  
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For at least the above reasons, the application is in condition for allowance,  
and allowance is hereby requested.

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Respectfully submitted,

By



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